

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KATHLEEN MISKOVICH

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-22497

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/09/2015 and confirmed on 8/21/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		143,170.29
Less Refunds to Debtor	1,384.51	
TOTAL AMOUNT OF PLAN FUND		141,785.78

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	6,183.03	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,183.03

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NEW RESIDENTIAL MORTGAGE LLC Acct: 6032	0.00	0.00	0.00	0.00
	NEW RESIDENTIAL MORTGAGE LLC Acct: 6032	13,597.04	13,597.04	0.00	13,597.04
	NEW RESIDENTIAL MORTGAGE LLC Acct: 6032	0.00	78,160.73	0.00	78,160.73
	NEW RESIDENTIAL MORTGAGE LLC Acct: 6032	0.00	0.00	0.00	0.00
	PINE-RICHLAND SD(RCHLND)RE TAX Acct: XXXXXXXXXXXXX2015	0.00	0.00	0.00	0.00
	PINE-RICHLAND SD(RCHLND)RE TAX Acct: XXXXXXXXXXXXX2015	0.00	0.00	0.00	0.00
	TOYOTA MOTOR CREDIT CORP (TMCC) Acct: 0558	0.00	24,253.78	0.00	24,253.78
					116,011.55

Priority					
	DONALD R CALAIARO ESQ Acct:	0.00	0.00	0.00	0.00
	KATHLEEN MISKOVICH Acct:	0.00	0.00	0.00	0.00
	KATHLEEN MISKOVICH Acct:	1,177.20	1,177.20	0.00	0.00
	KATHLEEN MISKOVICH Acct:	207.31	207.31	0.00	0.00
	CALAIARO VALENCIK Acct:	3,000.00	3,000.00	0.00	0.00
	DONALD R CALAIARO ESQ Acct:	0.00	0.00	0.00	0.00
	CALAIARO VALENCIK Acct:	1,000.00	1,000.00	0.00	0.00

*** NONE ***

Unsecured					
	ECAST SETTLEMENT CORP	4,582.75	775.53	0.00	775.53

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8169				
	BANK OF AMERICA NA**	0.00	0.00	0.00	0.00
	Acct: 1595				
	BANK OF AMERICA NA**	30,446.57	5,152.38	0.00	5,152.38
	Acct: 7213				
	BANK OF AMERICA NA**	0.00	0.00	0.00	0.00
	Acct: 1840				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 8787				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: 2581				
	DISCOVER BANK(*)	13,558.73	2,294.50	0.00	2,294.50
	Acct: 8111				
	PRA/PORTFOLIO RECOVERY ASSOC	3,947.61	668.04	0.00	668.04
	Acct: 3367				
	EXXON MOBILE/CITIBANK	0.00	0.00	0.00	0.00
	Acct: 4191				
	MIDLAND FUNDING LLC	6,298.90	1,065.94	0.00	1,065.94
	Acct: 9718				
	GM CARD++	0.00	0.00	0.00	0.00
	Acct: 9742				
	DEPARTMENT STORES NATIONAL BANK/	0.00	0.00	0.00	0.00
	Acct: 7611				
	JEFFERSON CAPITAL SYSTEMS LLC*	9,740.07	1,648.28	0.00	1,648.28
	Acct: 0086				
	PNC BANK NA	4,658.49	788.35	0.00	788.35
	Acct: 8962				
	ROSS WEST VIEW EMS	0.00	0.00	0.00	0.00
	Acct: 7960				
	SAKS FIFTH AVENUE	0.00	0.00	0.00	0.00
	Acct: 4635				
	SAKS FIFTH AVENUE	0.00	0.00	0.00	0.00
	Acct: 2293				
	PRA/PORTFOLIO RECOVERY ASSOC	12,385.21	2,095.91	0.00	2,095.91
	Acct: 2965				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 0830				
	TOYOTA FINANCIAL SVCS	0.00	0.00	0.00	0.00
	Acct: 9648				
	TOYOTA FINANCIAL SVCS	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXNDER				
	MAGEE WOMENS HOSPITAL OF UPMC	0.00	0.00	0.00	0.00
	Acct: 9866				
	MAGEE WOMENS HOSPITAL OF UPMC	0.00	0.00	0.00	0.00
	Acct: 9874				
	VINCENTIAN HOME	0.00	0.00	0.00	0.00
	Acct: 4316				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 0038				
	CAVALRY SPV I LLC - ASSIGNEE**	6,513.59	1,102.27	0.00	1,102.27
	Acct: 9157				
	BERNSTEIN-BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY PC	0.00	0.00	0.00	0.00
	Acct:				
					15,591.20

TOTAL PAID TO CREDITORS

131,602.75

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	13,597.04
UNSECURED	92,131.92

Date: 08/25/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KATHLEEN MISKOVICH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-22497

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Kathleen Miskovich
DebtorCase No. 15-22497-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas
Form ID: pdf900Page 1 of 2
Total Noticed: 42

Date Rcvd: Aug 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2020.

db +Kathleen Miskovich, 1219 Applewood Drive, Gibsonia, PA 15044-9249
 cr +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 cr +New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
 cr +NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 9013, Addison, TX 75001-9013
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
 14075375 +AT&T Universal Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
 14075376 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998)
 14131556 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14075378 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
 (address filed with court: Collection Service Center, Inc., 106 North McKean St, P.O. Box 1623, Butler, PA 16003-3012)
 14120263 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
 14754474 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
 14102113 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
 14075380 +Exxon Mobil, P.O. Box 6404, Sioux Falls, SD 57117-6404
 14075382 +GM Card Customer Center, P.O. Box 30256, Salt Lake City, UT 84130-0256
 14092701 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
 (address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785)
 14075383 Green Tree Mortgage, P.O. Box 84710, Palatine, IL 60094
 14092702 +Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
 14075384 +Macy's Bankruptcy processing, P.O. Box 8053, Mason, OH 45040-8053
 14106329 +Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
 15182448 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
 14077911 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 14075386 PNC Bank NA, One PNC Plaza, 20th fl., Pittsburgh, PA 15222
 14137449 +Peoples Natural Gas Company LLC, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
 14117524 +Pine-Richland SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 14075387 Ross/West View Emergency Services Author, 5325 Perry Highway, Pittsburgh, PA 15229
 14075388 +Saks Fifth Avenue, P.O. Box 10327, Jackson, MS 39289-0327
 14075389 Sears Credit Cards, P.O. Box 6282, Sioux Falls, SD 57117-6282
 14075392 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197-5855)
 14075391 +Toyota Cardmember Services, P.O. Box 6331, Fargo, ND 58125-6331
 14075393 +Toyota Financial Services, P.O. Box 790069, Saint Louis, MO 63179-0069
 14100575 +Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013
 14075394 +UPMC Magee Womens Hospital, P.O. Box 382059, Pittsburgh, PA 15250-0001
 14075395 +Vincetian Home-SNF, 111 Perrymont Rd., Pittsburgh, PA 15237-5201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14075377 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2020 05:06:19 Brooks Brothers/SYCB, P.O. Box 965003, Orlando, FL 32896-5003
 14075379 E-mail/Text: mrdiscen@discover.com Aug 27 2020 05:00:40 Discover, P.O. Box 30943, Salt Lake City, UT 84130
 14077797 E-mail/Text: mrdiscen@discover.com Aug 27 2020 05:00:40 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14075381 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2020 05:06:19 Gap Visa- Synchrony Bank, P.O. Box 965003, Orlando, FL 32896-5003
 14075390 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 27 2020 05:06:31 Slate from Chase Cardmember Services, P.O. Box 15298, Wilmington, DE 19850
 14075385 +E-mail/Text: bnc@nordstrom.com Aug 27 2020 05:00:58 Nordstrom, P.O. Box 13589, Scottsdale, AZ 85267-3589
 14123705 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 27 2020 05:06:42 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14135298 +E-mail/Text: JCAP_BNC_Notices@jcap.com Aug 27 2020 05:02:49 Td Bank, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 14075396 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2020 05:04:20 Walmart-Synchrony Bank, P.O. Box 965023, Orlando, FL 32896-5023

TOTAL: 9

District/off: 0315-2

User: dbas
Form ID: pdf900

Page 2 of 2
Total Noticed: 42

Date Rcvd: Aug 26, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ditech Financial LLC
cr Ditech Financial LLC f/k/a Green Tree Servicing LL
cr Ditech Financial LLC f/k/a Greentree Loan Servicing
cr Duquesne Light Company
cr Pine-Richland School District

TOTALS: 5, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2020 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC ecfmil@mwc-law.com
Celine P. DerKrikorian on behalf of Creditor Ditech Financial LLC f/k/a Greentree Loan Servicing LLC ecfmil@mwc-law.com
David Z. Valencik on behalf of Debtor Kathleen Miskovich dvalencik@c-vlaw.com, cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com; eratti@c-vlaw.com
Donald R. Calaiaro on behalf of Debtor Kathleen Miskovich dcalaiaro@c-vlaw.com, cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com; eratti@c-vlaw.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Jared S. Roach on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC jroach@reedsmith.com, bankruptcy-2628@ecf.pacerpro.com; slucas@reedsmith.com
Jeffrey R. Hunt on behalf of Creditor Pine-Richland School District jhunt@grblaw.com, cnoroski@grblaw.com
Lauren Moyer on behalf of Creditor Ditech Financial LLC ecfmil@ecf.courtdrive.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Peter J. Ashcroft on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 13